

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:

GERALD GABARDI  
JEAN GABARDI  
Debtors

Case No. 07-09106

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2007.
- 2) The plan was confirmed on 07/06/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/27/2009.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 3,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,210.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,210.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$247.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,347.22**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA LOAN	Unsecured	792.00	NA	NA	0.00	0.00
ASSOC IN DIGESTIVE DISEASES	Unsecured	261.00	NA	NA	0.00	0.00
CHARTER ONE	Unsecured	391.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	477.00	506.33	506.33	0.00	0.00
ELMHURST ANESTHESIOLOGISTS	Unsecured	183.00	NA	NA	0.00	0.00
ELMHURST EMERGENCY MED SERV	Unsecured	265.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	10,581.00	NA	NA	0.00	0.00
ELMHURST PATHOLOGY CONSULTA	Unsecured	87.00	NA	NA	0.00	0.00
ELMHURST RADIOLOGISTS	Unsecured	25.00	NA	NA	0.00	0.00
FIRST PAY DAY LOANS	Unsecured	725.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	8,648.00	8,648.98	8,648.98	0.00	0.00
GREGORY COSTELLO MD	Unsecured	1,135.00	NA	NA	0.00	0.00
HSBC	Unsecured	467.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	200.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE A-K	Priority	17,970.64	17,970.64	17,970.64	2,862.78	0.00
INTERNAL REVENUE SERVICE A-K	Unsecured	2,165.40	2,165.40	2,165.40	0.00	0.00
INTERNAL REVENUE SERVICE A-K	OTHER	NA	NA	NA	0.00	0.00
KCA FINANCIAL	Unsecured	115.00	NA	NA	0.00	0.00
MIDWEST HEART SPECIALISTS	Unsecured	2,626.00	934.71	934.71	0.00	0.00
MONEY MARKET PAYDAY EXPRESS	Unsecured	577.00	NA	NA	0.00	0.00
ONE IRON VENTURES	Unsecured	206.00	NA	NA	0.00	0.00
ORLAND MEDICAL IMAGING	Unsecured	29.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	956.00	NA	NA	0.00	0.00
PROFESSIONAL FEE FINANCE ASSOC	Unsecured	1,688.00	NA	NA	0.00	0.00
QC FINANCIAL SERVICES	Unsecured	650.00	NA	NA	0.00	0.00
RAI CORP	Unsecured	2,476.00	NA	NA	0.00	0.00
SURGEONS INC	Unsecured	501.00	NA	NA	0.00	0.00
VILLAGE OF LOMBARD	Unsecured	240.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,970.64	\$2,862.78	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,970.64</b>	<b>\$2,862.78</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,255.42</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,347.22</u>	
Disbursements to Creditors	<u>\$2,862.78</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$5,210.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.